

In re:  
Raymond T Pogorzelski  
Debtor

Case No. 19-16623-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 10, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recip ID	Recipient Name and Address
db	+ Raymond T Pogorzelski, 2304 Brownsville Road, Trlr P9, Langhorne, PA 19053-2460
14446202	+ Centier Bank, c/o Triad Financial Services, 13901 Sutton Park Dr. S., Suite 300, Jacksonville, FL 32224-0230
14409548	+ Centier Bank, Attn:Collections, 600 E 84th Ave, Merrillville, IN 46410-6366
14409551	+ Clarity Finance, PO Box 8, Princeton, ME 04668-0008
14409555	Eagle One Fcu, Po Box 13160, Philadelphia, PA 19101

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 11 2023 00:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2023 00:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14443642	Email/Text: bnc@atlasacq.com	Feb 11 2023 00:25:00	Atlas Acquisitions LLC, Attn: Avi Schild, 294 Union St., Hackensack, NJ 07601
14445092	Email/Text: bnc@atlasacq.com	Feb 11 2023 00:25:00	Atlas Acquisitions LLC, c/o Avi Schild, 492C Cedar Lane, Suite 442, Teaneck, NJ 07666
14409544	+ Email/Text: bk@avant.com	Feb 11 2023 00:25:00	Avant / Webbank, Attn: Bankruptcy, 222 N Lasalle St, Ste 1700, Chicago, IL 60601-1101
14409545	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 11 2023 00:25:39	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14433983	+ Email/PDF: ebn_ais@aisinfo.com	Feb 11 2023 00:25:40	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14433984	+ Email/PDF: ebn_ais@aisinfo.com	Feb 11 2023 00:25:46	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14435015	Email/PDF: bncnotices@becket-lee.com	Feb 11 2023 00:37:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14451019	^ MEBN	Feb 11 2023 00:20:45	Centier Bank c/o Triad Financial Services, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14409550	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2023 00:25:35	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14444143	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2023 00:25:47	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14409552	+ Email/PDF: creditonebknofications@resurgent.com	Feb 11 2023 00:25:35	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873

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14409554	Email/Text: mrdiscen@discover.com	Feb 11 2023 00:25:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14420236	Email/Text: mrdiscen@discover.com	Feb 11 2023 00:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14409556	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 11 2023 00:25:00	Genesis Bankcard Services, Attn: Bankruptcy Department, Po Box 4477, Beaverton, OR 97076-4401
14434176	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 11 2023 00:25:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14409549	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 11 2023 00:25:39	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14421801	+ Email/Text: RASEBN@raslg.com	Feb 11 2023 00:25:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14409557	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 11 2023 00:25:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14444186	Email/PDF: resurgentbknotifications@resurgent.com	Feb 11 2023 00:25:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14436958	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 11 2023 00:25:40	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14409558	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 11 2023 00:25:40	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14409559	Email/Text: bankruptcy@moneylion.com	Feb 11 2023 00:25:00	MoneyLion, Inc., P.O. Box 1547, Sandy, UT 84091-1547
14433856	Email/PDF: cbp@onemainfinancial.com	Feb 11 2023 00:25:40	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14409560	+ Email/PDF: cbp@onemainfinancial.com	Feb 11 2023 00:25:40	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14435682	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 11 2023 00:25:40	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14440973	Email/Text: bnc-quantum@quantum3group.com	Feb 11 2023 00:25:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14409561	+ Email/PDF: gecsed@recoverycorp.com	Feb 11 2023 00:25:46	Syncb/Phillips 66, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14409562	+ Email/PDF: gecsed@recoverycorp.com	Feb 11 2023 00:25:34	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14409563	+ Email/PDF: gecsed@recoverycorp.com	Feb 11 2023 00:25:40	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14409564	+ Email/PDF: gecsed@recoverycorp.com	Feb 11 2023 00:25:34	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14445809	+ Email/Text: bncmail@w-legal.com	Feb 11 2023 00:25:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14409565	+ Email/Text: bncmail@w-legal.com	Feb 11 2023 00:25:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475

TOTAL: 34

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
14409546	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14409547	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14409553	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Centier Bank c/o Triad Financial Services bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DAVID M. OFFEN	on behalf of Debtor Raymond T Pogorzelski dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Raymond T Pogorzelski  
Debtor(s)

Case No: 19-16623-elf  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 2/10/23